# No Win, No Fee Agreement (Conditional Fee Agreement/CFA)

## **Key Terms:**

#### 1. If You Win:

- Basic Charges and Expenses: Your landlord will cover our basic charges and expenses.
- Success Fee: We will charge you a success fee, typically 25% plus VAT of your compensation.
- After the Event (ATE) Insurance Premium: You will be responsible for paying the ATE insurance premium from your compensation.

#### 2. If You Lose:

- No Basic Fees: You will not be charged for our basic fees, provided that:
  - You cooperate with us throughout the process.
  - You do not provide false information.

## After the Event (ATE) Insurance Policy

#### Purpose:

We recommend taking out an ATE insurance policy, which provides the following benefits:

- Covers expenses incurred on your behalf.
- Protects you against your landlord's legal costs if your claim is unsuccessful.

### • Payment Terms:

- No upfront payment is required for the ATE policy.
- o If you win your claim, the premium will be deducted from your compensation.
- o If you lose your claim, no premium will be payable.

### **Exceptions to ATE Coverage:**

The ATE policy may not provide coverage if you:

- Withdraw your claim against our advice.
- Fail to provide necessary instructions.
- Act dishonestly.

In these circumstances, you may be personally liable for:

- · Disbursements incurred during your claim.
- Your landlord's legal fees.